

Information to identify the case:

Debtor 1	<u>Adolph Cubelo</u>	Social Security number or ITIN	xxx-xx-9955
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-20263-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Adolph Cubelo

9/9/24

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Adolph Cubelo
Debtor

Case No. 20-20263-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 09, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2024:

Recip ID	Recipient Name and Address
db	+ Adolph Cubelo, 67 Elm Street, North Arlington, NJ 07031-6519
518947051	+ Citibank, P.O. Box 111, Fort Lee, NJ 07024-0111
518947050	Citibank, P.O. Box 5870, Grand Central Station, New York, NY 10163-5870
518947052	+ Citibank NA, P.O. Box 183064, Columbus, OH 43218-3064
519754155	+ Citigroup Mortgage Loan Trust 2022-A, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519754156	+ Citigroup Mortgage Loan Trust 2022-A, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Citigroup Mortgage Loan Trust 2022-A Serviced by Select Portfolio Servicing,
518947055	Ditech, Po Box 6172, Rapid City, SD 57709
518947054	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
518947070	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 09 2024 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 09 2024 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518947038	+ Email/PDF: bncnotices@becket-lee.com	Sep 09 2024 20:48:07	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518947039	+ Email/PDF: bncnotices@becket-lee.com	Sep 09 2024 20:48:06	Amex, P.o. Box 981537, El Paso, TX 79998-1537
518947043	+ EDI: BANKAMER	Sep 10 2024 00:20:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
518947042	+ EDI: BANKAMER	Sep 10 2024 00:20:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
518947045	+ EDI: BANKAMER	Sep 10 2024 00:20:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
518947040	+ EDI: BANKAMER	Sep 10 2024 00:20:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518953746	+ EDI: BANKAMER2	Sep 10 2024 00:20:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518947046	+ EDI: CAPITALONE.COM	Sep 10 2024 00:20:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518947047	+ EDI: CAPITALONE.COM	Sep 10 2024 00:20:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518987200	+ EDI: AIS.COM	Sep 10 2024 00:20:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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518947053	+ EDI: CITICORP	Sep 10 2024 00:20:00	Citibank, N.A., 701 East 60th Street N, Sioux Falls, SD 57104-0432
518947056	Email/Text: bankruptcycourts@equifax.com	Sep 09 2024 20:33:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
518947057	Email/Text: bankruptcycourts@equifax.com	Sep 09 2024 20:33:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
518947058	^ MEBN	Sep 09 2024 20:33:22	Experian, P.O. Box 2002, Allen, TX 75013-2002
518947059	^ MEBN	Sep 09 2024 20:32:19	Experian, P.O. Box 4500, Allen, TX 75013-1311
518947060	EDI: IRS.COM	Sep 10 2024 00:20:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518947048	EDI: JPMORGANCHASE	Sep 10 2024 00:20:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518947049	EDI: JPMORGANCHASE	Sep 10 2024 00:20:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518947063	Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2024 20:59:12	LVNV Funding, PO Box 10587, Greenville, SC 29603-0587
518952845	Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2024 20:48:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518947062	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 09 2024 20:33:00	LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518947061	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 09 2024 20:33:00	LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
518947065	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 09 2024 20:33:00	New Rez, PO Box 8068, Virginia Beach, VA 23450-8068
518947066	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2024 20:47:41	Resurgent Capital Services, P.O. Box 19006, Greenville, SC 29602-9006
518947068	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2024 20:59:17	Resurgent Capital Services, L.P., P.O. Box 10826, Greenville, SC 29603-0826
518947071	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 09 2024 20:33:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
518947074	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 09 2024 20:33:00	Toyota Financial Services, 4 Gatehall Dr, Parsippany, NJ 07054-4511
518947077	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 09 2024 20:33:00	Toyota Lease Trust c/o, Toyota Motor Credit, PO Box 9013, Addison, TX 75001-9013
518947078	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 09 2024 20:33:00	Toyota Motor Credit, 4 Gatehall Dr, Parsippany, NJ 07054-4518
518947079	^ MEBN	Sep 09 2024 20:32:37	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
518947080	^ MEBN	Sep 09 2024 20:32:42	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518947044	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
518947041	*+	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
518947064	*	LVNV Funding, PO Box 10587, Greenville, SC 29603-0587
519017766	*+	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262

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518947067	*+	Resurgent Capital Services, P.O. Box 19006, Greenville, SC 29602-9006
518947069	*+	Resurgent Capital Services, L.P., P.O. Box 10826, Greenville, SC 29603-0826
518947072	*+	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
518947073	*+	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
518947075	*+	Toyota Financial Services, 4 Gatehall Dr, Parsippany, NJ 07054-4511
518947076	*+	Toyota Financial Services, 4 Gatehall Dr, Parsippany, NJ 07054-4511

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2024 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Adolph Cubelo yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor LoanCare LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Adolph Cubelo yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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